

VALLEY FINANCIAL CORPORATION

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	12/12/2008	2314327	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$764	\$824	7.9%		
Loans	\$542	\$570	5.2%		
Construction & development	\$40	\$43	6.0%		
Closed-end 1-4 family residential	\$113	\$128	13.0%		
Home equity	\$28	\$27	-3.7%		
Credit card	\$1	\$1	3.5%		
Other consumer	\$1	\$1	6.7%		
Commercial & Industrial	\$92	\$88	-4.8%		
Commercial real estate	\$244	\$254	3.9%		
Unused commitments	\$134	\$147	9.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$65	\$82	25.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$85	\$100	17.1%		
Cash & balances due	\$20	\$16	-17.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$685	\$749	9.3%		
Deposits	\$623	\$677	8.8%		
Total other borrowings	\$58	\$65	13.3%		
FHLB advances	\$38	\$43	13.2%		
Equity					
Equity capital at quarter end	\$78	\$75	-3.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	9.9%	--		
Tier 1 risk based capital ratio	13.2%	13.0%	--		
Total risk based capital ratio	14.5%	14.1%	--		
Return on equity ¹	6.9%	7.9%	--		
Return on assets ¹	0.7%	0.7%	--		
Net interest margin ¹	3.7%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	109.1%	207.6%	--		
Loss provision to net charge-offs (qtr)	48.0%	-618.8%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	10.6%	7.4%	1.5%	0.0%	--
Closed-end 1-4 family residential	0.8%	0.0%	0.2%	0.0%	--
Home equity	1.6%	0.2%	0.0%	0.2%	--
Credit card	0.1%	0.0%	0.0%	0.7%	--
Other consumer	0.0%	0.0%	0.1%	0.8%	--
Commercial & Industrial	1.4%	0.2%	0.1%	0.0%	--
Commercial real estate	0.2%	0.0%	0.0%	0.0%	--
Total loans	1.4%	0.6%	0.2%	0.0%	--